

IN THE SPECIFICATION

Amendments to the Specification

Please amend the specifications as follows:

On page 2 of the PCT international application as published, please add the following paragraphs following the third full paragraph on that page (which begins "A further disadvantage . . ."):

Apart from the above, another solution is also known which is based on the fact that the various sellers and the buyers that intend to purchase the sellers' products need to sign in at the same centre, a third party recording both parties' data. This centre must take part in all sales transactions by using its own database to check and certify the data of the parties participating in the business transaction, it handles their accounts, makes it possible to use various cash-friendly methods, and it checks, maintains, and updates the client database. Such a solution relating exclusively to the field of e-commerce is described in the abstract of a lecture by Pays P, et al., titled, "An Intermediation and Payment System Technology" (Computer Networks and ISDN Systems, North Holland Publishing, Amsterdam, NL; vol. 28, no. 11, 1 May 1996, pages 1197-1206).

The solution described in publication document No. WO 99 66436 has a similar theoretical basis, and it is based on that the various clients provide their data to an authorised central representative, who stores their data, and the business transaction is realised between two registered clients, the representative checks and confirms the data and also carries out the financial settlement of the transaction.

However, the disadvantage of the solutions are that both the seller and the buyer need to connect to a central server, so it is not possible for the parties taking part in the transaction to carry out the transaction via their own reliable partner. A disadvantage deriving from this is that the solution results in numerous undesired restrictions and extra costs for both parties.

A further disadvantage is that the buyer and the seller must both reveal their confidential data, which - because of the compulsory participation - may result in misuse.

Another disadvantage is that the preliminary checking of the financial transaction and the business transaction cannot be realised during a real-time procedure, which in certain cases

makes the buyer's and the seller's situation difficult and unreasonably increases the duration of the business transaction.

The abstract of a lecture by Steve B. Cousins, et al., titled, "InterPay Managing Multiple Payment Mechanisms in Digital Libraries" (Second Annual Conference on the Theory and Practice of Digital Libraries; 11-13 June 1993; pages 1-9; on line accession) relates to a solution similar to the previous one. In this case, again there is a central agent between the buyer and the seller, which agent replaces the connection between the buyer and the seller and decides on their statements made in connection with the transaction whether the transaction and the payment can be realised or not.

The disadvantage of this solution - similarly to the previous one - is that the buyer and the seller are not in direct contact when taking part in the realisation of the transaction, as a result of which the transaction itself becomes slower and real-time checking and quick payment afterwards cannot be realised, which, taking into consideration aspects of security, would be favourable both for the buyer and the seller.

There is a practically automatic checking and payment system service which makes the simpler realisation of transactions possible exclusively in the case of making purchases through the Internet. This possibility is described in the abstract of a lecture by Gifford D. E., et al., titled, "Payment Switches for Open Networks" (Proceedings of the First Usenix Workshop of Electronic Commerce; 11-12 July 1995, New York, USA; pages 69-75, 1995 Berkeley, USA, USENIX Assoc.).

The advantage of this solution is that it minimises the seller's transaction risks and reliably fulfils the requirement that the buyer must in fact pay for the purchased product.

However, its significant disadvantage - apart from only supporting purchases made through the Internet - is that in the course of realising the transaction, the buyers are significantly restricted and they lose even the possibility of the safe handling of their own personal data, as they must share their data with a party basically unknown to them.

On page 2 of the PCT international application as published, please add the following paragraph following the fourth full paragraph on that page (which begins "By setting up the set . . ."):

Our aim with the solution according to the invention was also to create the possibility of real-time checking before actual payment is realised - without drawing in a third party unknown to both parties and without central identification, checking or authorisation - as a result of which the seller is promised by an already known and trusted party that the purchase price will definitely be settled, while the buyer is promised by an already known and trusted party that in return of his/her money he/she will definitely receive what he/she has paid for. In this way, checking and payment can be realised practically at the same time, which significantly reduces the actual transaction time.

On page 10 of the PCT international application as published, please amend the fourth full paragraph (which begins "Figure 1 shows a construction example...") to correct a typographical error at the end of the first line as follows:

Figure 1 shows a construction example of the set of equipment according to ~~tot-he~~ to the invention in which the buyer's 1 financial institution 40 and the seller's 2 financial institution 50 are not the same, so between the internal communication unit 41 of the buyer financial institution 40 and the internal communication unit 51 of the seller financial institution 50 the information transmission network 60 creates the connection. This information transmission network 60 contains the data centre 61, which with the help of the communication unit 61a is connected with the internal communication unit 41 of the buyer financial institution 40. The information transmission network 60 may also have another data centre 62, which is in connection with the internal communication unit 51 of the seller financial institution 50 via the communication unit 62a. For the latter solution it is sufficient if the internal communication unit 51 of the seller financial institution 50 and the internal communication unit 41 of the buyer financial institution 40 are connected with the same data centre's 61 communication unit 61a.